# Case 18-13855-mdc Doc 74 Filed 10/01/21 Entered 10/02/21 00:33:29 Desc Imaged Certificate of Notice Page 1 of 7

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 18-13855-mdc

Bethann Brannigan-Sobon Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Sep 29, 2021 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2021:

Recipi ID Recipient Name and Address

db + Bethann Brannigan-Sobon, 2219 Fuller Street, Philadelphia, PA 19152-2805

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$ 

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2021 at the address(es) listed

below:

Name Email Address

JIM PEAVLER

on behalf of Creditor PA Dept of Revenue RA-occbankruptcy1@state.pa.us RA-occbankruptcy6@state.pa.us

REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp.

2006-WMC1 Asset Backed Pass-Through Certificates, Series 2006-WMC1 bkgroup@kmllawgroup.com

ROBERT NEIL BRAVERMAN

on behalf of Debtor Bethann Brannigan-Sobon rbraverman@mcdowelllegal.com

kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; tcuccuini@mcdowelllegal.com; cgetz@mcdowelllegal.com; lwood@mcdowelllegal.com; lwood@mcdow

mcdowell legal.com; kbrocious@mcdowell legal.com; bravermanrr 62202@notify.best case.com/schools/sch

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

Page 2 of 2 District/off: 0313-2 Form ID: pdf900 Total Noticed: 1 Date Rcvd: Sep 29, 2021

TOTAL: 5

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## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Bethann Brannigan-Sobon

Debtor

U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-WMC1 Asset Backed Pass-Through Certificates, Series 2006-WMC1

Secured Creditor vs.

Bethann Brannigan-Sobon

Debtor

William C. Miller, Esquire

Trustee

#### CONSENT ORDER ON POST-PETITION DEFAULT

 IT IS HEREBY ORDERED that the following proposed repayment plan of the postpetition debt is approved, as the parties herein agree that the interest of Secured Creditor is adequately protected by payment and performance as more particularly set forth hereinafter. 2. FURTHER ORDERED that as of **August 24, 2021**, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	То	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
8	Aug. 2018	Mar. 2019	\$535.77	\$381.82	\$917.59	\$7,340.72
Number of Missed Payments	From	То	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
5	April 2019	Aug. 2019	\$574.44	\$381.82	\$956.26	\$4,781.30
Number of Missed Payments	From	То	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
10	Sept. 2019	June 2020	\$574.44	\$407.82	\$982.26	\$9,822.60

Number of Missed Payments	From	То	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
11	July 2020	May 2021	\$574.44	\$433.80	\$1,008.24	\$11,090.64

Number of Missed Payments	From	То	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
4	June 2021	Sept. 2021	\$574.44	\$433.72	\$1,008.16	\$4,032.64

Less post-petition partial payments (suspense balance):

Total: \$36,609.10

(\$458.80)

3. This arrearage shall be paid as follows:

Debtor is ordered to pay the total post-petition arrearage totaling a sum of \$36.609.10 by amending/modifying the Bankruptcy plan on or before seven (7) within the filing of this Stipulation to include the above-amount.

4. Regular payments in the amount of \$1,008.16 to be paid on or before October 1, 2021 and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.

- 5. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Secured Creditor's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within fifteen (15) days from the date of receipt of such notice, Secured Creditor may file a motion and affidavit of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Secured Creditor from the automatic stay, without further notice or hearing.
- 6. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Secured Creditor's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
- 7. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Secured Creditor and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

Dated this	8 <sup>th</sup> day	of Septembe	er, 2021
CONSEN	TED TO	OBY:	

/s/Rebecca A. Solarz, Esq. Rebecca A. Solarz, Esq.

Attorney for Secured Creditor

Robert Neil Braverman, Esquire

Attorney for Debtor

No Objection - Without Prejudice to Any Trustee

Rights or Remedies

/s/ LeeAne O. Huggins September 27, 2021

William C. Miller, Esquire

Chapter 13 Trustee

Approved by the Court this <u>28th</u> day of <u>September</u>, 2021. However, the court retains discretion regarding entry of any further order.

Magdeline D. Coleman

Chief U.S. Bankruptcy Judge

Magdelin D. Colem